

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Ray Terzich
Mary Kay Terzich
Debtor(s)

:
:
:
:
:
:
:

Case No. 18-22260-CMB
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

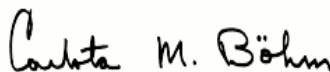
AND NOW, this *The 11th of September, 2024*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Ray Terzich
Mary Kay Terzich
Debtors

Case No. 18-22260-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Sep 11, 2024

Form ID: 309

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112
14858084	Discover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301, Pittsburgh, PA 15221-5283
14858085	Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222
14858086	+ Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969
14858090	+ Edwin A. Abrahamsen & Associates, 120 North Keyer Avenue, Scranton, PA 18504-9701
14858091	+ FBN Omaha, PO Box 3412, Omaha, NE 68103-0412
14858093	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
14858094	+ LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858097	+ Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
14858099	+ PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2024 00:05:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpwsa@grblaw.com	Sep 11 2024 23:57:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14858078	^ MEBN	Sep 11 2024 23:53:01	Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apothaker & Associates P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14858079	EDI: BANKAMER	Sep 12 2024 03:49:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886117	+ EDI: BANKAMER2	Sep 12 2024 03:49:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14858080	+ Email/Text: kburkley@bernsteinlaw.com	Sep 11 2024 23:58:00	Bernstein -Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14858081	EDI: CAPITALONE.COM	Sep 12 2024 03:49:00	Capital One Bank, P. O. Box 30281, Salt Lake City, UT 84130-0281
14858082	+ EDI: CAPITALONE.COM	Sep 12 2024 03:49:00	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001
14858083	+ EDI: CITICORP	Sep 12 2024 03:49:00	CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
14858087	EDI: CITICORP	Sep 12 2024 03:49:00	DSNB/Macy's, PO Box 8218, Mason, OH 45040

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Sep 11, 2024

Form ID: 309

Total Noticed: 40

14880841	EDI: Q3G.COM	Sep 12 2024 03:49:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14894669	+ Email/Text: kburkley@bernsteinlaw.com	Sep 11 2024 23:58:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14860616	Email/Text: collecadminbankruptcy@fnni.com	Sep 11 2024 23:57:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14858092	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 11 2024 23:58:00	Key Bank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14894753	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2024 00:04:59	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893776	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2024 00:05:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893777	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2024 00:04:58	LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14887804	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2024 00:04:57	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894723	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 12 2024 00:05:39	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14858095	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 12 2024 00:04:57	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14885999	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 11 2024 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15161551	Email/Text: mtgbk@shellpointmtg.com	Sep 11 2024 23:57:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14858096	^ MEBN	Sep 11 2024 23:53:01	Northstar Capital Acquisition LLC, c/o Apothaker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14858098	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2024 23:57:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14887466	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2024 23:57:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14858612	+ EDI: PRA.COM	Sep 12 2024 03:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14868029	+ Email/Text: ebnpeoples@grblaw.com	Sep 11 2024 23:57:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14891200	+ Email/Text: ebnpwsa@grblaw.com	Sep 11 2024 23:57:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14858100	EDI: SYNC	Sep 12 2024 03:49:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14887660	Email/Text: BNCnotices@dcmservices.com	Sep 11 2024 23:58:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 30

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Sep 11, 2024

Form ID: 309

Total Noticed: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14858088	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, DSNB/Macy's, PO Box 8218, Mason, OH 45040
14858089	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, DSNB/Macy's, PO Box 8218, Mason, OH 45040

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8